

EXHIBIT 1
DATE 2/6/13
87

FEB 05 2013

Jeff Welborn's House Bill 87—Don't Fall for this Ruse**Dear Representative Roger Hagan**

As you heard 2/4/13, this bill would give state auditor Monica Lindeen power to review health insurance increases. In her recent press release she made the deceptive suggestion that this is in the patient's best interest--another case of government CAUSING the problem, then swooping in to save the day, building government bureaucracy and the power of her department as she goes. It is no mystery why our insurance premiums have sky-rocketed. It is caused primarily by the additional government mandates (ie Obama's Affordable Care Act being carried out by Monica Lindeen's office) forced on private insurance companies. Patients express pleasure that their colonoscopies, mammograms, coverage of children up to age 26 and preexisting conditions now are covered by their insurance. Before these newer mandates, Montana health insurance companies had over 40 government mandates, and they were estimated to raise the average family's premiums by \$1000 a year. It is critical that patients who purchase insurance recognize increased cost forced on insurance companies are the reasons premiums have gone up. Nothing is free. Someone pays for each and every government mandate and entitlement. I am stunned that a Republican would sponsor such a bill.

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